

# EXHIBIT D

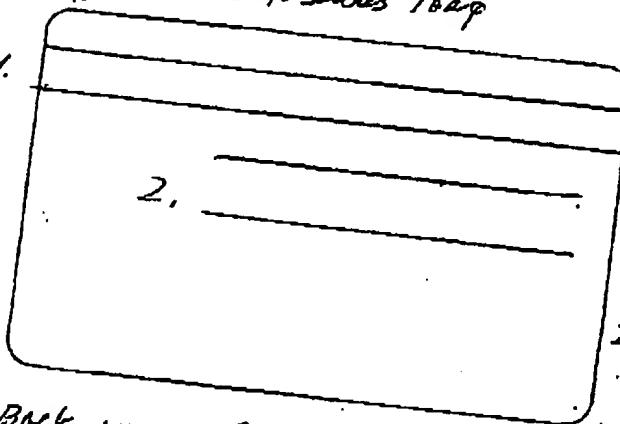
What I claim as my invention is identifiable as the Allowance Card, a card which is used in a similar manner as a credit card, however, monetarily backed by a parent, guardian, custodian etc., who can authorize US dollar amounts and transaction amounts to be transferred to the Allowance Card, and the parent, guardian, custodian, would have full financial control over the holder of the Allowance Card, that they have requested from their primary credit card company, always stipulated in writing or a recorded message.

Michael J. Picciallo  
Sole Inventor  
Allowance Card

## FREQUENT CARD

## BACK VIEW.

3 3/16 inches long

2 1/8  
Inches  
High

Magnetic ID strip 1.

3 3/8 inches long 1.

4 1/8 inches wide 1.

2. Signature strip for user

Acct number printed on  
tape 2 1/4" long, 4 1/8 inch wide.

Back view, same size of Credit  
CARDS nationally used. Plastic  
Flexible by nature.

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## ALLOWANCE CARD

Right side + Left side

Edge view

Thickness of CARD

Left + Right side

View looking at  
edgesApproximately  $\frac{1}{16}$ th  
thickness

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## ALLOWANCE CARD

TOP VIEW

+

Bottom VIEW

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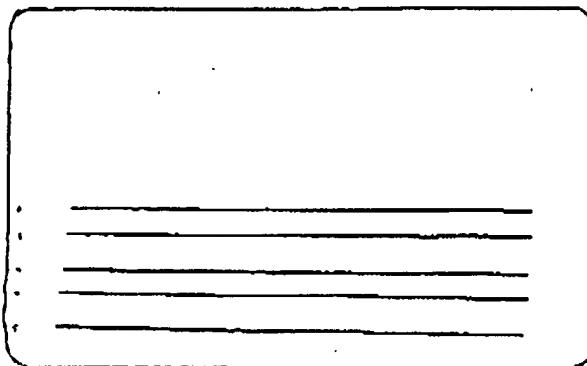
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Thickness of CARD TOP view+ Bottom view looking at  
edges.Approximately  $\frac{1}{16}$  in thickness.

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## allowance CARD

FRONT VIEW

3  $\frac{3}{8}$  inches long2  $\frac{1}{8}$   
inches  
HighAccount # line  
Expiration DATES line  
Name of user line

Front view, Same size of Credit  
CARDS nationally used. Plastic Flexible  
by nature.

Best Available Copy

Type a plus sign (+) inside this box → 

## DECLARATION

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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s), or §365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of such of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT International application numbers are listed on a supplemental priority sheet attached hereto.

I, a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Firm Name  OR  Customer Number or label

List attorney(s) and/or agent(s) name and registration number below:

Name	Registration Number	Name	Registration Number

Additional attorney(s) and/or agent(s) named on a supplemental sheet attached hereto.

I am direct all correspondence to:  Customer Number or label  OR  Fill in correspondence addressed below

me Michael James Picciallo

address 50 Carlyle Drive

inventor

City Bayville State New Jersey ZIP 08721  
Country USA Telephone 908-237-9681 Fax 201-328-4386

I declare that all statements made herein or of my own knowledge are true and that all statements made on information and belief are believed to be true and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such wilful false statements may jeopardize the validity of this or any patent issued thereon.

Is of Sole or First Inventor:  A petition has been filed for this unsigned inventor

Michael	Middle Initial	J	Family Name	Picciallo	Suffix	e.g. Jr.
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Signature	Date	4/10/96
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Residence City	Bayville	State	NJ	County	United States	Citizenship	
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Res. Address	50 Carlyle Drive						
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Res. Address							
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Bayville	State	NJ	Zip	08721	Country	United States	Applicant Authority	
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Additional Inventors are being named on supplemental sheet(s) attached hereto								
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